

Certificate Number: 06531-PAM-DE-031592660

Bankruptcy Case Number: 12-07161



06531-PAM-DE-031592660

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 10, 2018, at 10:47 o'clock AM CDT, Steven J Malnick completed a course on personal financial management given by internet by Allen Credit and Debt Counseling Agency, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: September 10, 2018 By: /s/Stephanie Kjetland

Name: Stephanie Kjetland

Title: Credit Counselor